

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ALES KRESTA

Debtor(s)

Case No. 15-11010

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2015.
- 2) The plan was confirmed on 06/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/10/2018.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,013.00.
- 10) Amount of unsecured claims discharged without payment: \$132,548.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|------------|
| Total paid by or on behalf of the debtor | \$9,282.67 |
| Less amount refunded to debtor | \$21.67 |

NET RECEIPTS: **\$9,261.00**

Expenses of Administration:

| | |
|---------------------------------------|----------|
| Attorney's Fees Paid Through the Plan | \$0.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$399.38 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$399.38**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ADVOCATE ILLINOIS MASONIC MED | Unsecured | 4,510.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN HOME MORTGAGE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ASPIRE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ASSOCIATED BANK | Secured | NA | 239.36 | 239.36 | 239.36 | 0.00 |
| ASSOCIATED BANK | Secured | 26,233.00 | 26,747.99 | 26,987.35 | 0.00 | 0.00 |
| AUROR LOAN SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AURORA LOAN SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| BANK OF AMERICA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK USA | Unsecured | 3,686.00 | 3,686.48 | 3,686.48 | 368.65 | 0.00 |
| CHASE CARD MEMBER SERVICE | Unsecured | 8,429.00 | NA | NA | 0.00 | 0.00 |
| CHASE CARD MEMBER SERVICE | Unsecured | 2,526.00 | NA | NA | 0.00 | 0.00 |
| CHASE CARD MEMBER SERVICE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK USA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| DEUTSCHE BANK NATIONAL TRUST | Unsecured | 0.00 | 63,793.00 | 63,793.00 | 6,379.30 | 0.00 |
| DITECH FINANCIAL | Unsecured | NA | 0.00 | 48.35 | 4.84 | 0.00 |
| DITECH FINANCIAL | Secured | NA | 48.35 | 48.35 | 0.00 | 0.00 |
| DITECH FINANCIAL | Secured | 50,546.00 | 48,304.88 | 48,353.23 | 0.00 | 0.00 |
| ECAST SETTLEMENT CORP | Unsecured | 2,170.00 | 2,170.62 | 2,170.62 | 217.06 | 0.00 |
| ELAN FINANCIAL SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| FIFTH THIRD BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| First Mutual Financial | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| PRA RECEIVABLES MGMT | Unsecured | 16,524.00 | 16,524.06 | 16,524.06 | 1,652.41 | 0.00 |
| REAL TIME RESOLUTIONS | Unsecured | 39,483.00 | NA | NA | 0.00 | 0.00 |
| SAMS CLUB/GEMB | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SAMS CLUB/GEMB | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$75,340.58 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$239.36 | \$239.36 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$48.35 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$75,628.29 | \$239.36 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$86,222.51 | \$8,622.26 | \$0.00 |

| | |
|------------------------------|--------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$399.38</u> |
| Disbursements to Creditors | <u>\$8,861.62</u> |
| TOTAL DISBURSEMENTS : | <u>\$9,261.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.